

# 4.1 Kadar Faedah: Institusi Perbankan

## Interest Rates: Banking Institutions

Peratus Setahun

Percent per annum

Kadar purata bagi tempoh  Average rates during the period	Bank Perdagangan / Commercial Banks									Syarikat Kewangan / Finance Companies						Bank Saudagar / Bank Perdagangan Merchant Banks / Investment Banks						
	Deposit tetap Fixed deposits					Deposit tabungan	Kadar Berian Pinjaman Asas	Kadar Berian Pinjaman Purata	Deposit tetap Fixed deposits					Deposit tabungan	Kadar Berian Pinjaman Asas	Kadar Berian Pinjaman Purata	Deposit tetap Fixed deposits					Kadar Berian Pinjaman Purata
	Tempoh (dalam bulan) Period (in months)								Tempoh (dalam bulan) Period (in months)								Tempoh (dalam bulan) Period (in months)					
	1	3	6	9	12	Savings deposit	Base Lending Rate	Average Lending Rate	1	3	6	9	12	Savings deposit	Base Lending Rate	Average Lending Rate	1	3	6	9	12	Average Lending Rate
2008	3.07	3.13	3.26	3.33	3.68				1.42	6.70	6.08											
2009	2.06	2.08	2.09	2.10	2.56	0.95	5.62	5.08									2.13	2.27	2.45	2.43	2.88	7.05
2008 Jan./ Jan.	3.08	3.15	3.29	3.38	3.70	1.44	6.72	6.27									3.46	3.54	3.46	3.58	3.60	6.70
Feb./ Feb.	3.08	3.14	3.28	3.37	3.70	1.44	6.72	6.27									3.46	3.52	3.48	3.57	3.58	6.81
Mac/ Mar.	3.08	3.14	3.28	3.37	3.70	1.43	6.72	6.21									3.45	3.51	3.37	3.57	3.59	6.89
Apr./ Apr.	3.08	3.14	3.28	3.37	3.70	1.42	6.72	6.19									3.47	3.50	3.48	3.56	3.59	7.10
Mei/ May	3.08	3.14	3.28	3.36	3.70	1.42	6.72	6.13									3.48	3.50	3.53	3.64	3.61	6.92
Jun/ June	3.08	3.14	3.28	3.36	3.70	1.41	6.72	6.08									3.48	3.50	3.50	3.64	3.50	7.40
Jul./ Jul.	3.08	3.14	3.28	3.36	3.70	1.41	6.72	6.02									3.48	3.52	3.57	3.64	3.62	7.51
Aug./ Aug.	3.08	3.14	3.28	3.36	3.70	1.41	6.72	5.98									3.50	3.54	3.58	3.65	3.71	7.49
Sep./ Sep.	3.08	3.14	3.28	3.36	3.70	1.42	6.72	5.96									3.50	3.54	3.60	3.53	3.76	7.54
Okt./ Oct.	3.08	3.14	3.28	3.36	3.70	1.42	6.72	6.01									3.50	3.53	3.60	3.64	3.77	7.44
Nov./ Nov.	3.03	3.06	3.16	3.22	3.60	1.39	6.66	5.98									3.35	3.48	3.47	3.44	3.70	7.42
Dis./ Dec.	3.01	3.04	3.11	3.14	3.50	1.40	6.48	5.86									3.26	3.33	3.41	3.44	3.54	7.45
2009 Jan./ Jan.	2.54	2.54	2.56	2.57	3.02	1.25	6.38	5.77									2.59	2.85	3.13	2.98	3.36	6.93
Feb./ Feb.	2.05	2.07	2.07	2.08	2.55	1.11	5.89	5.49									2.24	2.45	2.46	2.57	3.06	7.09
Mac/ Mar.	2.02	2.04	2.05	2.06	2.52	0.95	5.53	5.16									2.05	2.29	2.49	2.28	2.94	7.34
Apr./ Apr.	2.02	2.04	2.05	2.06	2.52	0.93	5.53	5.11									2.05	2.11	2.70	2.22	3.11	7.14
Mei/ May	2.02	2.04	2.05	2.06	2.52	0.91	5.53	5.02									2.06	2.11	2.44	2.22	3.11	7.09
Jun/ June	2.02	2.05	2.06	2.07	2.52	0.91	5.53	5.04									2.09	2.09	2.34	2.25	2.88	7.01
Jul./ Jul.	2.02	2.05	2.06	2.07	2.52	0.89	5.53	4.96									2.06	2.15	2.36	2.30	2.86	6.98
Aug./ Aug.	2.00	2.03	2.04	2.05	2.50	0.89	5.51	4.90									2.06	2.19	2.18	2.36	2.67	6.94
Sep./ Sep.	2.00	2.03	2.04	2.05	2.50	0.88	5.51	4.91									2.08	2.31	2.29	2.32	2.73	7.03
Okt./ Oct.	2.00	2.03	2.04	2.05	2.50	0.89	5.51	4.85									2.07	2.19	2.28	2.41	2.72	6.92
Nov./ Nov.	2.00	2.03	2.04	2.05	2.50	0.88	5.51	4.91									2.09	2.22	2.36	2.62	2.55	7.00
Dis./ Dec.	2.00	2.03	2.04	2.05	2.50	0.87	5.51	4.83									2.13	2.22	2.42	2.66	2.53	7.13
2010 Jan./ Jan.	2.00	2.03	2.04	2.05	2.50	0.88	5.51	4.85									2.08	2.26	0.00	2.69	2.54	7.18

1/ From August 2000 onwards, the Fixed Deposit Rate series for Commercial Banks, Finance Companies and Merchant Banks have been revised. Data for x-month fixed deposit rate refers to the quoted rate for that particular maturity alone. (Data prior to this date continue to reflect the average maturity).

1/ Mulai Ogos 2000, kadar deposit tetap bagi Bank Perdagangan, Syarikat Kewangan dan Bank Saudagar telah disemak semula. Data bagi kadar deposit tetap x-bulan merujuk kepada kadar disebut bagi tempoh matang tersebut sahaja. (Data sebelum Ogos 2000 masih menggunakan tempoh matang purata).